GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3337
ANSWERED ON:05.08.2016
Performance of Cooperative Banks
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Will the Minister of FINANCE be pleased to state:

(a) whether any review on performance of cooperative banks working in the country has been done; and

(b) if so, the details and the outcome thereof, State-wise including Jharkhand?

Answer

The Minister of State in the Ministry of Finance

(a) Reserve Bank of India (RBI) has reported that it reviews the performance of the Urban Co-operative Bank (UCB) sector each year and prepares a detailed activity report. National Bank for Agriculture and Rural Development (NABARD) has reported that it reviews the performance of cooperative banks on regular basis.

(b) The data on the select financial indicators of the UCB sector along with the Capital adequacy- wise distribution of UCBs as on 31.03.2015 as reported by RBI is given in Annex I .Further, a comparison of the financial performance of Urban Co-operative Banks (UCBs) for the financial year 2013-14 and 2014-15 and the data on the regional spread of UCBs in the country is also given in Annex II. RBI has reported that the data is maintained on the basis of information furnished by the banks to their Regional Offices, as such the same are not maintained State-wise.

NABARD has reported that recently a review of State Cooperative Banks (StCBs) has been undertaken by it in National Review Meet of State Co-operative Banks including Jharkhand on 11.07.2016. The state-wise details, including Jharkhand, of the performance of StCBs under different parameters are given in Annex III.